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DIVISION OF FINANCE

D. Eric McClure
Commissioner of Finance

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The attached report represents a consolidation of Reports of Condition filed by state-chartered banks with the Missouri Division of Finance as of June 30, 2005, and a comparison with the statements filed one year earlier.

Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies decreased by four from 312 to 308. Four banks merged into out-of-state institutions, three banks merged into other Missouri state banks, and one bank merged into a Missouri national bank. One nondeposit trust company merged into a Missouri national nondeposit trust company. There were five new bank charters granted.

Assets in state-chartered banks totaled \$57.9 billion on June 30, 2005, an increase of 4.9 percent from one year earlier. Deposits were \$46.0 billion, up 4.7 percent. Total loans were \$41.8 billion on June 30, 2005, up 6.9 percent.

The equity capital ratio decreased to 10.22 percent. Primary capital, which includes the allowance for loan and lease losses, was also down, to 11.10 percent. The tangible equity capital ratio increased to 9.01 percent.

Net income in state banks was up 10.0 percent from June 2004. Return on assets among state-chartered banks was 1.20 percent compared to 1.13 percent in June 2004.

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**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF JUNE 30, 2005**

THOUSANDS OF DOLLARS	297 BANKS 6/30/2005	300 BANKS 6/30/2004	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$41,774,244	\$39,076,565	\$2,697,679	6.9%
Allowance for Loan Losses	575,993	545,750	30,243	5.5%
Total Assets	57,881,336	55,202,984	2,678,352	4.9%
LIABILITIES				
Total Deposits	45,967,784	43,892,785	2,074,999	4.7%
Total Equity Capital	5,913,659	5,808,108	105,551	1.8%

OPERATING RATIOS	6/30/2005	6/30/2004	CHANGE
Equity Capital/Assets	10.22%	10.52%	-0.30%
Tangible Equity Capital/Assets	9.01%	8.72%	0.29%
Capital and Allowance for Loan Losses/Assets	11.10%	11.40%	-0.30%
Total Loans/Assets	72.17%	70.79%	1.38%
Past Due and Nonaccrual Loans/Total Loans	1.49%	1.62%	-0.13%
Allowance for Loan Losses/Loans	1.38%	1.40%	-0.02%
Average Net Interest Margin	4.10%	4.03%	0.07%
Return on Assets	1.20%	1.13%	0.07%

NOTES:

2004 does not include twelve nondeposit trust companies.

2005 does not include eleven nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF JUNE 30, 2005**

MILLIONS OF DOLLARS	6/30/2005			6/30/2004	
	297 STATE BANKS	44 NATIONAL BANKS	341 ALL BANKS	345 ALL BANKS	PERCENT CHANGE
ASSETS					
Cash and Due from Banks	1,637	1,272	2,909	3,441	-15.5%
Investment Securities	10,691	7,610	18,301	18,517	-1.2%
Total Loans and Leases	41,774	19,473	61,247	55,888	9.6%
Less: Reserves	576	285	861	813	5.9%
Federal Funds Sold	1,070	746	1,816	1,825	-0.5%
Fixed Assets	1,151	731	1,882	1,748	7.7%
Other Real Estate	78	11	89	87	2.3%
Intangible Assets	770	170	940	1,232	-23.7%
Other assets	1,286	589	1,875	1,791	4.7%
TOTAL ASSETS	\$57,881	\$30,317	\$88,198	\$83,716	5.4%
LIABILITIES					
Total Deposits	45,968	23,028	68,996	64,885	6.3%
Deposits over 100M	7,376	2,038	9,414	7,422	26.8%
Brokered Deposits	1,908	232	2,140	1,254	70.7%
Federal Funds Purchased	2,620	3,017	5,637	5,853	-3.7%
Other liabilities	3,379	1,667	5,046	4,769	5.8%
Total Equity Capital	5,914	2,605	8,519	8,209	3.8%
TOTAL LIABILITIES	\$57,881	\$30,317	\$88,198	\$83,716	5.4%
EARNINGS					
Interest Income	1,511	720	2,231	1,877	18.9%
Interest Expense	488	211	699	481	45.3%
Net Interest Income	1,023	509	1,532	1,396	9.7%
Provision for Loan Losses	34	19	53	81	-34.6%
Net Income	341	191	532	481	10.6%
Cash Dividends	191	169	360	308	16.9%
Net Loan Losses	26	17	43	53	-18.9%